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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Sally Dermitt
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Applicant : James C. Thomas, Jr.
Application No. : 09/927,296
Filed : August 10, 2001
Title : COMPUTERIZED SYSTEM FOR COMBINING
INSURANCE COMPANY AND CREDIT CARD
TRANSACTIONS
Grp./Div. : 2165
Examiner : Unknown
Docket No. : 45659/TJD/T503

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INFORMATION DISCLOSURE STATEMENT
37 CFR § 1.97(b)

Assistant Commissioner for Patents
Washington, D.C. 20231

Post Office Box 7068
Pasadena, CA 91109-7068
November 13, 2001

Commissioner:

In compliance with the duty of disclosure under 37 CFR §§ 1.56, 1.97 and 1.98, and in accordance with the provisions in the Manual of Patent Examining Procedure §§ 609 and 707.05(b), enclosed is FORM PTO-1449 listing the references that are known to applicant. Copies of each of the listed references are enclosed. This filing is timely because it is made during one of the periods described in 37 CFR § 1.97(b).

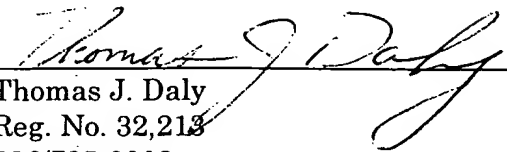
It is respectfully requested that the listed references be considered in the examination of this application and identified on the list of references cited on the patent issuing for this application. Applicant also requests that an initialed copy of FORM PTO-1449 be entered in the

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application file and returned to applicant with the next communication from the Office in accordance with MPEP § 609.

Respectfully submitted,
CHRISTIE, PARKER & HALE, LLP

By 
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626/795-9900

TJD/sad
Enclosures: PTO-1449, w/references
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